



SOCIAL SECURITY

Frank J. Bisignano, Commissioner

November 20, 2025

Dear Members of Congress:

With the close of Fiscal Year 2025, I am providing you an update on the tremendous progress being made at the Social Security Administration (SSA). First, allow me to share with you my appreciation for the tens of thousands of SSA employees who dutifully executed their roles as public servants, not only during the recent Democrat-led government shutdown but also throughout the fiscal year. Through the uncertainty, SSA staff continued to deliver quality service to the American public in offices and on the phone. In the end, payments continued to be made, and beneficiaries received the assistance they needed to access and manage their benefits.

Protect and Preserve

When I last communicated with you on August 14, SSA was celebrating its 90th anniversary. The history and recent accomplishments of the Agency were proudly on display that day as President Donald J. Trump signed a historic [proclamation](#) in the Oval Office recognizing his administration's commitment to defending a program that provides economic security, dignity, and hope for millions of American workers, families, and seniors. It was an honor to stand beside the President and report on the pivotal work SSA's employees are doing to deliver for the American people.

Ever since President Franklin D. Roosevelt signed into law the Social Security Act of 1935, Social Security has stood the test of time as a promise kept to America's seniors and vulnerable populations. President Trump has been clear in his pledge to protect and preserve Social Security, and I wholeheartedly join him in that commitment. With the passage of President Trump's historic "One Big Beautiful Bill" earlier this year, America's seniors will be keeping more of their hard-earned benefits with a tax deduction that eliminates federal income taxes on Social Security for almost all beneficiaries. This is significant, meaningful tax relief for older Americans.

Since its creation, Social Security's strength has been its adaptability—evolving to meet the changing needs of the country first as a retirement program, and then expanding to include survivor, family, and disability benefits. We honor this legacy today by working to build a future where service is faster, smarter, and more accessible than ever before.

Leadership and Execution

Over the past six months, I have reviewed SSA's operating model, technology capabilities and systems infrastructure, workforce, and most importantly, overarching mission and goals. During that time, I assembled the strongest leadership team SSA has ever had, combining the knowledge and experience of long-term career employees with new perspectives and talent from private industry. Together, we made strategic and data-driven changes that have already driven significant improvements to the efficiency and accuracy of our operations and customer service, across each program and service channel.

Our unwavering execution continues to not only deliver on the promise of Social Security for the approximately 75 million Americans who receive monthly payments, but for the over 330 million Americans with Social Security Numbers (SSN) who we serve throughout their lifetimes.

Fiscal Year 2025 Accomplishments

Before outlining the details of the transformational work we accomplished this past fiscal year, I'd like to emphasize the significant importance of SSNs and the role they play in every American's life. The SSN is the number one unique identifier used in the United States today—from birth to end of life. SSNs not only enable us to systemically distribute \$1.6 trillion in payments each year to the millions of Americans who rely on Social Security, but they are a person's key to access and participate in our society. Whether it is getting a driver's license, applying for a passport, gaining employment, opening a bank account, paying taxes, or registering for any government service, none of this is possible without an SSN.

SSA issues over 15 million initial and replacement Social Security cards each year. Today, we are making it easier for individuals to request replacement cards through SSA's online account, **my Social Security**, rather than having to visit a field office to do so. Through personal **my Social Security** accounts, Americans can easily track their earnings information and understand how claiming retirement at different ages affects their benefits amount. I ask that you encourage your constituents aged 18 years and older to create their own secure **my Social Security** accounts to easily access Social Security services and conveniently manage their benefits online at <https://www.ssa.gov/myaccount/>.

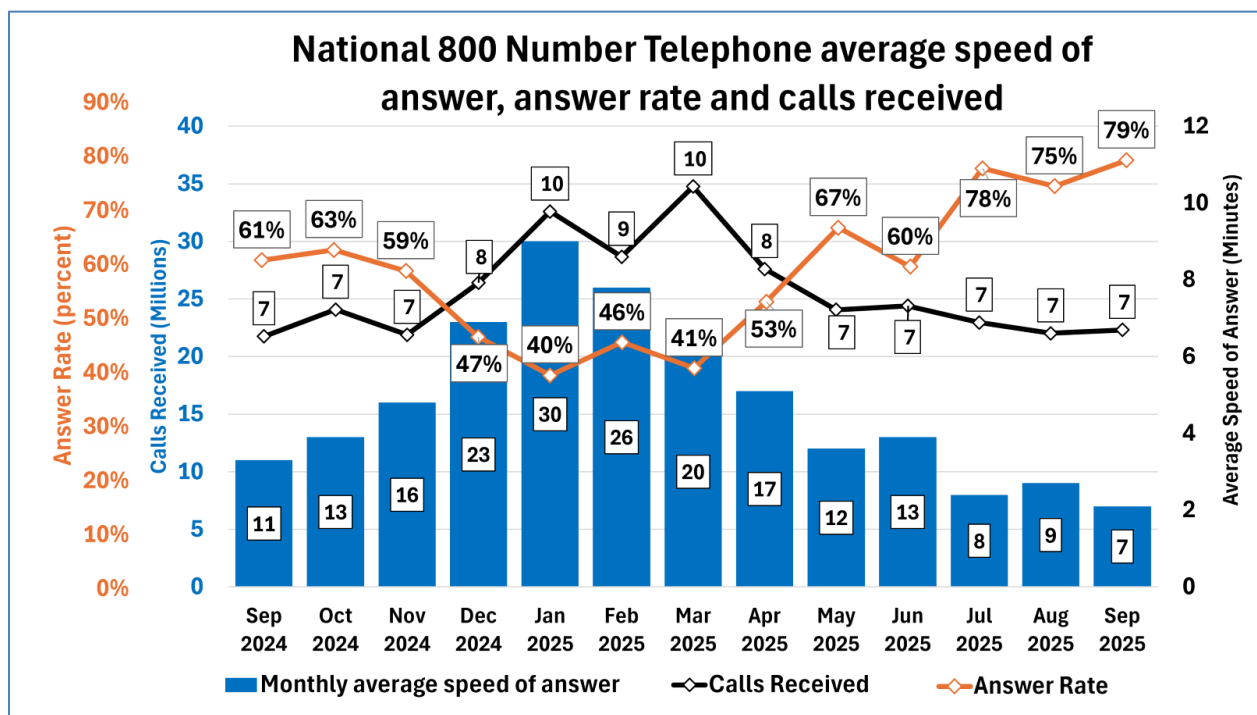
Since my first day as Commissioner, and under the strong leadership of President Trump, I have made it my mission to transform SSA into a premier service organization that better serves the needs of Americans today and is prepared to take on the challenges of tomorrow. By empowering our workforce, thinking differently about our service channels, and embracing technology, we are building the operational foundation that will support our success for years to come.

After just my first six months on the job, I am pleased to report we are delivering a dramatically better customer experience at SSA. First and foremost, we are protecting the vital information of our citizens. Contrary to rampant misinformation reported in the media, our systems are secure. SSA’s dedicated career workforce continuously monitors databases for any signs of unauthorized access or data compromise. As part of these efforts, access to sensitive data is tightly controlled based on job requirements, the completion of required trainings, and leadership approval.

With a secure foundation for serving the American people in place, we are moving quickly to achieve our vision of a digital-first SSA—one that operates at peak efficiency and provides world-class service to every American, whether they call, come into a field office, or choose to manage their benefits online. To do this, we are continuously improving service through the strategic implementation of technology and data-driven management decisions to further enhance the experience across all customer touchpoints.

National 800 Number Service Improvements

Last spring, I pledged to reduce the wait times on the National 800 Number to single digits and am pleased to report that we realized an average wait time of 7 minutes for the month of September. Through the use of technology and proper allocation of resources, we have been able to reduce the year-over-year average speed of answer from 28 minutes in Fiscal Year 2024 to 15 minutes in Fiscal Year 2025, while serving 65% more callers than the previous year. In addition, nearly 90% of calls are now resolved via self-service or convenient callbacks, methods Americans frequently use when contacting organizations in both the public and private sector.



Field Office Service Improvements

I also pledged an optimal level of staffing to administer the services we provide. By expanding technology throughout our operations and leveraging better process engineering, we have created the capacity to serve more people than ever while reducing wait times. This has been clearly observed at our over 1,200 field offices across the country, where we recalibrated our support model and deployed new technology. In-office wait times are down almost 27% to 22 minutes from 30 minutes at the end of last year. Visitors who had a scheduled appointment only waited around 6 minutes on average to receive assistance. This has been made possible with changes to the field office phone systems now allowing for nearly 30% of calls to be handled instantaneously through technology, which gives our teams more time to focus on customers needing help in-person.

Since my confirmation, I have visited many field offices, hearing offices, and processing centers as part of my promise to Congress that I would actively solicit input and feedback from our frontline staff. Through office visits and regular meetings with employees who interact with our customers face-to-face and on the phone, we have been able to identify issues that arise in the field and address them quickly. For example, during a field office visit in New Jersey in early August, employees shared that when answering calls from outside their office's traditional service area, they were unable to fully assist a very small percentage of customers due to system constraints. At my direction, staff took immediate action and within days rolled out an important update to our key workload processing systems to allow our employees to resolve customers' needs, regardless of the office they call or where their specific case may be located. This was another example of using technology and giving our employees the tools they need to drive efficiency and better customer service.

By deploying new technology and innovative process management, SSA is now serving more customers at greater speeds. A digital-first approach has allowed SSA to achieve significant improvements in service delivery. Long-tenured employees have attested that the commitment to technology has driven meaningful change in process and outcome to better serve SSA beneficiaries.

Social Security Fairness Act Implementation

In July, we announced that we completed sending over 3.1 million payments, totaling over \$17 billion, to beneficiaries eligible under the Social Security Fairness Act (SSFA), 5 months ahead of schedule. When the SSFA became law on January 5, 2025, SSA identified about 2.8 million current Social Security beneficiaries whose benefits were reduced because of the Windfall Elimination Provision (WEP) or Government Pension Offset (GPO), including firefighters, police officers, teachers, and other essential public servants. Through technology automation and prudent resource management, we successfully completed actions on these beneficiaries' records exceeding our original estimate of it taking a year or more.

Online Service Improvements

Providing better service online has created additional capacity to serve customers on the phone and in offices. Following my confirmation in early May, I learned that SSA's online portal, *my Social Security*, had scheduled downtime of 29 hours a week, leaving Americans without instant access to their benefit information. As a result of the quick actions taken by my leadership team this past summer, Americans now have 24/7 access to their Social Security information online. This enhancement has enabled millions of customers to access their online accounts during previously scheduled downtime. The growth in new account holders, combined with our increased engagement on the value of doing business online, enabled a nearly 20% increase in online transactions in Fiscal Year 2025 compared to the prior year. To build on these gains, we set a bold goal to expand to 200 million *my Social Security* account holders by the end of 2026.

Disability and Other Backlog Service Improvements

As we have made these improvements across all our service channels, we also successfully addressed one of our most crucial workloads in front of us—reducing the initial disability claims backlog. The disability claims backlog was at an all-time high in June of 2024 with over 1.26 million pending claims. I am proud to share that we have reduced the backlog this year by over 25% to 865,000, a level that hasn't been seen since 2022. We also decreased the initial claim average processing time by 13% to 209 days, down from 240 days in January 2025, and maintained historic lows of disability hearings pending, with average wait times reduced by nearly 60 days since the last fiscal year.

We have also addressed items that were not a priority or overlooked in previous administrations. This includes the pending workloads in our processing centers, which manage complex initial claims and post-entitlement actions, including benefit adjustments, payment corrections, and record maintenance for beneficiaries. When I was sworn in to this role, there were 6.2 million pending actions as of the beginning of June in our processing centers. By the end of the fiscal year, due to the hard work of our processing center employees, we reduced the number of cases pending by over one million, or almost 20%.

Renewed Focus on SSI Improvements and Program Integrity

I have also refreshed the agency's focus on the Supplemental Security Income (SSI) program. SSI provides monthly payments to individuals with disabilities, blindness, or age 65 or older who have limited income and resources. While the program provides critical support to some of our nation's most vulnerable, it is also extremely complex to administer. I recently named a dedicated executive to lead SSI, a first for the Agency, bringing a heightened focus on reducing complexity and eliminating improper payments. As part of the effort to review processes,

policies, and technology, we have already implemented process improvements to verify data electronically on wages and assets, which has reduced the burden on claimants and improved payment accuracy.

Conclusion

SSA's mission remains vital as ever. With continued support from Congress, we will build upon recent progress, modernize the way we serve the public, and ensure that our programs and services remain a source of stability for generations to come. I am grateful for the opportunity President Trump has given me to lead the hardworking men and women of SSA.

Thank you for your support and collaboration. I look forward to working with you in the year ahead.

Respectfully yours,

A handwritten signature in black ink, appearing to read "Frank J. Bisignano". The signature is fluid and cursive, with a long horizontal stroke at the end.

Frank J. Bisignano